

State of Tennessee, County of Shelby

CIVIL WARRANT NO. 1544974

To Any Lawful Officer to Execute and Return:

Summon to appear before the Court of General Sessions of Shelby County, Tennessee, Room 100
Shelby County Courthouse, 140 Adams Ave., Memphis, Tennessee

Owen Loan Servicing, LLC

Defendant

Defendant

Defendant

12650 Ingenuity Dr.

Address

Orlando, FL 32826

Address

Address

on DAY Wednesday DATE April 18th 2012 TIME 1:00 A.M. / P.M.to answer in a civil action brought by the Plaintiff (s) Nekayia Higgin

for the removal of the Owen Loan Servicing account (Loan # 033413) from my credit files (Equifax, Experian and TransUnion) due to the account information being reported inaccurately by the loan company. Owen Loan Servicing has not complied with my requests to specifically remove the account.

under Dollars
Issued this 11th day of January 2012Atty. For Pltf. Nekayia Higgin
Address 3949 Autumn Harvest Lane Memphis, TN 3812
Phone (901) 336-0121
Code No. _____
B.P.R. No. _____, Clerk of General Sessions Court
By Edward L. Stanton, Jr. Deputy Clerk
Clerk Pro Tempore

JUDGMENT

Judgment for _____

and Cost

of suit and litigation taxes, for which Execution may issue.

This 11th day of January 2012

Judge of Division _____

SERVICE

Came to hand same day issued and executed as commanded on _____

Came to hand same day issued and executed as commanded on _____

This 11th day of January 2012This 11th day of January 2012

Sheriff/Process Server

Sheriff/Process Server

SEE OTHER SIDE FOR ADDITIONAL SERVICE

****AND NOTICE TO DEFENDANT(S)****

EXHIBIT

A

Came to hand same day issued and executed as
commanded on _____

Came to hand same day issued and executed as
commanded on _____

This _____ day of _____ 20_____
Sheriff/Process Server

This _____ day of _____ 20_____
Sheriff/Process Server

NOTICE

** \$10,000.00 **
Exemption allowed

TO THE DEFENDANT (S):

Pursuant to Tennessee code annotated 26-2-114, you are hereby given the following notice: Tennessee law provides a four thousand dollar (\$4,000.00) personal property exemption from execution or seizure to satisfy a judgment. If a judgment should be entered against you in this action and you wish to claim property as exempt, you must file a written list, under oath, of the items you wish to claim as exempt with the Clerk of the Court. The list may be filed at any time and may be changed by you thereafter as necessary; however, unless it is filed before the judgment becomes final, it will not be effective as to any execution or garnishment issued prior to the filing of the list. Certain items are automatically exempt by law and do not need to be listed, these include items of necessary wearing apparel for yourself and your family and trunks or other receptacles necessary to contain such apparel, family portraits, the family Bible, and school books. Should any of these items be seized, you would have the right to recover them. If you do not understand your exemption right or how to exercise it, you may wish to seek the counsel of a lawyer.

AFFIDAVIT

To the best of my information and belief, after investigation of Defendant's employment, I hereby make affidavit that the Defendant is / is not a member of a military service.

Attorney for Plaintiff or Plaintiff

Notary Public

My Commission Expires: